THE DISPATCH

Richmond Times-Dispatch

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FRIDAY, FEBRUARY 4, 1916.

Losing William Ingle

) ICHMOND hears with genuine regret of the coming departure of William Ingle, tho returns to Baltimore as head of the laryland Trust Company. In taking a conpicuous part in organizing and developing he Federal Reserve Bank in this city, Mr. ngle, as chairman of the board and Federal eserve agent, rendered the community a serice it appreciates. The success of the bank ears witness to its sound management; last veck it handled nearly \$7,000,000 of redisounts, showing the volume of business trans-Mr. Ingle carries with him the best vishes of Richmond people.

Wash the veneer from "reprisal" and 'brutality" remains.

"A Subsidized Press"

WHERE Delegate Hugh A. White, of Rockbridge, acquired his theory that he demand for preparedness is due, or largely ue, to the activities of a "subsidized press." e himself would find it difficult to explain. such foolish talk does abound in some quarers, but it is rare that a responsible repreentative of the people suffers himself to be aken in by it.

Of course, Mr. White has no evidence to upport a charge of this description, as he ractically admitted when challenged to prouce his proof. It is the same sort of folly, ith the same lack of evidence behind it. hat is emitted by the Fatherland and other ublications of the German propaganda in his country. Mr. White should be ashamed o place himself in such company.

Dave Lamar, the "Wolf of Wall Street," as been convicted. The bulls and hears and | real. imbs remain at large, just the same.

Suicide or Assassination

T may be possible, as the Turkish official announcement has it, that Yussof Izzedin, eir to the throne of the Caliphs, committed uicide by opening the arteries in one of his rists, but it does not sound quite as though were true. The much more probable exlanation is that Yussof strained to the breakig point the patience of the powers that be, nd thereupon was removed, expeditiously, rom the possibility of troubling or being

For weeks dispatches from Constantinople ave told of the protests of this Moslem prince gainst the activities and the policies of Enverbey and the Young Turks. He was strongly nti-German, and there has been talk of his cading a revolution for the purpose of retoring Turkish neutrality. Now he is dead. is environment, is that he lived so long.

General Weyler- if that's his title-must ave done something more in Spain than he id in Cuba to get that promotion the other i 14. " 1. (b)

Preparedness in the West

ASTERN newspapers are filled with pleased surprise over the tremendous sucess of President Wilson's preparedness tour arough the Middle West. They are gratied, of course, but they cannot understand it. onceiving of the West, for the most part, as section in which the people wear hayseed in neir hair and bats in their beifries, our fastern friends view with amazement the verwhelming response to simple honesty and lain common sense. But, really, there is no occasion for sur-

rise. The American people, East as well as Vest, North as well as South, have had some eriences that have done them good. They o not yearn as they once did to purchase old bricks, political or otherwise. They find possible to see through the ordinary hole in fence. They are not as fend as they once ere of the charlatan and the demagogue. hey begin vaguely to understand that govrnment is a community undertaking, involvig reciprocal obligations.

That is why they receive President Wilson nd his message with such acctain. They ook into his eyes and know he speaks the

arolina, one of the Ford party has come ack, convinced that the time for neutral ations to move for peace has not arrived. ir. Bether had a good time finding out, and

Trade Mark Wanted

OOTH TARKINGTON in his charming story, "Beaucaire," tells of the handsome. rieans, who is almost murdered in England scause it is believed that he is a barber namming high rank. There is a certain deistinguish between a royal prince and a arber after the labels get mixed.

A reverse incident recently occurred in New ork. A young Texan, a some-time clerk, osed successfully as a French noble with the amboyant name of St. Cyr, was accepted at ice value everywhere and victimized several omen eager for the flavor of nobility. ise suggests the need of some means of disnguishing a noble from a commoner. Apparance tells nothing; education and breed ig seem to help little. Imposters of the sest origin flourish. It might be well for ie European nobility to learn a lesson from

the secret societies. All real nobles should be organized in a nobles' union, with distinctive handshakes and passwords. There might also be a secret tattoo mark as a final sign of genuineness. In this way it would be made difficult for the vulgar to counterfeit nobility, and the pursuit of American heiresses by fully guaranteed nobles would be

Dr. Eva Harding, of Kansas, is a candidate for congressional nomination. Her platform is as deep as a well and as wide as a church door. It opposes militarism and includes national prohibition, nation-wide suffrage, mothers' pensions, recall of judges, old-age pensions for those who deposit money for this purpose with the government, a national rural credits law for farm tenants, a tariff for revenue, government aid in road building and the construction of public works to control the flood waters of the Missouri and the Mississippi Vaileys. If elected, this platform should entitle Mrs. Doctor to a place on every committee in the House.

Save the State's Game

DEFEAT or emasculation of the Farmers Union game bill, now pending in the General Assembly, would be a great calamity. The bill, which has the approval of the Virginia Game and Game Fish Protective Association and of the Audubon Society, as well as of the great organization which originated it. is indorsed also by those honestly desirous that the game life of this State shall be conserved.

That all varieties of game are fast disappearing is a matter of common knowledge. Wild turkeys and quail, pheasants and other game birds, once common on Virginia hills and in Virginia valleys, become rarer every year. They are being exterminated ruthlessly by the pothunter and the greedy slaver who hunts for pleasure, but is not worthy of the name of sportsman.

Meantime, insectivorous birds, according to an authority's computation, are decreasing all over the country at the rate of 10 per cent a year. Every dweller in the country understands that this decrease in the number of such birds has been accompanied by a corresponding and perhaps even greater increase in all insect and crop-destroying pests. Unless the birds are protected, the time may come all too soon when vegetation will be seriously menaced. Clearly, if Virginia wants to save the birds and protect vegetation against insect attacks, some decisive steps must be taken.

The Farmers' Union game bill is a comprehensive, carefully thought-out measure. is not radical. If adopted, it will put Virginia in the company of other progressive Commonwealths, which have similar laws already on

their statute books. One of the principal features of the bill is the provision it makes for a State game commissioner and for city and county game wardens, who are to be paid officers of the government. The law as it stands might serve some good purposes if any efficient agencies of enforcement were provided, but there are practically none. The commissioner and wardens would make enforcement

Provision is made for a system of licenses Owners and tenants may hunt on their own lands without a license, but all others must make the application and pay the prescribed In addition to the license, the bill as originally introduced requires that the written consent of the owner of land must be obtained by any one desiring to hunt over such land. This section has been amended in committee, and by no means for the better. As originally written, the bill protected the farmer, big and little, against the invasions and depredations of the pothunter. The amended bill makes this protection much less real, and puts the farmer to much inconvenience of posting and testifying, in order to take advantage of it at all.

But the real point of interest and danger is that the amendment lessens the protection applied the birds themselves. For the sake of the State, they should have some reasonhe only real reason for surprise, considering able opportunity to multiply. Certainly they should be saved from the extinction that now

> Four of the Republican delegates at large from Wisconsin are for Governor Phillip, of that State, as the presidential nominee. But they go with no "string" tied to them-that is, they go uninstructed. An uninstructed delegate to a national convention is one who waits to see which way the tide is running and then jumps in.

Richmond Union Station

W HY not settle the matter of the joint station for use of the Atlantic Coast Line and Richmond, Fredericksburg and Potomac Railroads while these questions of removal of tracks from Broad and Belvidere Streets and the depressing of tracks of the Belt Line are under discussion?

It seems that the whole matter could be ettied at once. Richmond has certainly sufainful experiences in the last ten years -ex. | fered enough through lack of proper passenger stations and facilities and on account of the nuisance of the trains running through its principal streets to demand some immediate action upon the part of these two prosperous companies.

Wherever the station may be, we feel sure that it will be a great mistake if it is so located that trains will have to back into it. It should be so situated that all trains, north and south, must pass through it. If it is otherwise located, the lines from north to south may demand, if not immediately, at some time in the future, the right to go around Richmond, and it will be granted, be-Lieutenant-Governor Bethea of South cause it will appear unreasonable to ask them to back or switch such trains into Richmond station. We must not be put on a sidetrack or switch. We want no "butt in"

Senator Reed Smoot says that if Roosevell should come back into the Republican party he would go on his hands and knees from the Pacific to the Atlantic to help him. A filliant and most lovable young Duke of political crawl does not always result satisfactorily to the crawler. If an explosion has not occurred in our memory, Colonel Roosevelt once said he would be willing to crawl ghtful irony in the fact that the ladies and from the White House to the national Capitol entlemen of the story are quite unable to to see Mr. Taft President. The Colonel got his man, but he kicked vigorously afterwards when Mr. Taft wanted a second grip on the

> Knowing that the truth must come out sooner or later, why do the belligerents continue to hold it back? And when truth 'squelched" to earth does get up it stays put, while those who tried to keep it down never recover from the attack they made.

> Prince Eric of Denmark Here to Become a Farmer.--Headline. There's a chance if he doesn't cultivate wild oats.

SEEN ON THE SIDE

Co-Ordinate College and Rural School. To the Editor of Seen on the Side: Sir,-I seldom drop into rime these days,

because people seem to prefer poetry they can't understand. I observe, however, that much of the philos-

ophy the world still lives by is to be found in my modest works, and so I have made bold to compose a jingle showing how the proposed co-ordinate college will benefit my little friends, the country school children.

MOTHER GOOSE.

This is the Rural School.

This is the Child, so rosy and sweet, Who goes to the Rural School.

This is the Teacher, clever and neat, Who teaches the Child, so rosy and sweet, Who goes to the Rural School. /

This is the High School so complete, Whence comes the Teacher, clever and neat, To teach the Child, so rosy and sweet, Who goes to the Rural School.

This is the Teacher, learned and wise, Who in the High School so complete Teaches the Teacher, clever and neat, Who teaches the Child, so rosy and sweet, Who goes to the Rural School.

This is the Co-Ordinate College to risc And make the Teacher more learned and wise Who in the High School so complete Teaches the Teacher, clever and neat, Who teaches the Child, so rosy and sweet, Who goes to the Rural School.

Hurrah! for the Legislature whose "Ayes! Will cause the Co-Ordinate College to rise And make the Teacher more learned and wise Who in the High School so complete Teaches the Teacher, clever and neat. Who teaches the Child, so rosy and sweet,

The Pessimist Says:

Who goes to the Rural School!

A reasonable amount of failure makes a man much more popular. After such an experience, the estimate of his own worth with which he supplies his friends is likely to be much more

Plenty of Security.

"Do you feel you are able to support my daughter in the style to which she has been accustomed?" asked the skeptical millionaire. "Yes, indeed, sir," replied the favored suitor. Since our engagement was announced almost any of the banks are willing to discount my

The Rift in the Lute.

She-You don't love me as you did at the time of our marriage. He-Why do you say that?

She-Because when you are one of my rolls at breakfast this morning you asked when we were going to get a new cook.

All Right, if You Have Time. Fillum-If Mrs. Bigger had a baby, which would seem to you to be the bigger, Mrs. Bigger

Spillum-The baby is the little Bigger.

Y-a-s. She'd Cast a Shadow. Seef

"You are too adipose, young lady, for the chorus. If we put you in front, you would obstruct the ensemble. If we put you elsewhere, you would be in the way in case of

"Mong Decoo! What shall I do?" "You might get a job as a coming event."

First Joke of the Wires. Editor Seen on the Side:

Dear Sir,-This for your Jokes That Were Mike goes to the telegraph office and asks if they charge for names. Manager says they Mike says, "Thin Ol'll write, Tim Murphy, and sign it Mike Mahaffey, and he'll know

In Search of Contrasts.

"I understand you don't believe in preparedless for war," said the beiltgerent citizen "No," responded his meekest neighbor; "I ion't. The fact is we have that sort of preparedness always on tap at my house, and I an't say that I like it "

In diplomacy the red-tape worm dieth not.

"I see that you have just won a lot of money n war stocks," said the amateur Hawkshaw to the man to whom he had just been introduced, 'How do you figure that out?" asked the unconscious object of his scrutiny.

Because you smiled so broadly at that preture of a soldier carrying a bottle of modified milk and a nursing bottle.

Wise and Witty Heathen Chines.

"The riches of one family are the hatred of "Better go home and make a net than jump into a pool after fish."

"Don't smash your goods to kill a rat." "He who pursues two rabbits will succeed

n catching neither" While we live let us keep out of the courts; when dead, out of hell."

'He says his wife is an angel," Widower, ch?"

Checks and Checks.

The checks the women are to wear, When dawns the springtime of the year, Are nothing, I would like to say, To checks men sign for checks to pay.

Chats With Virginia Editors

Doe Cook says that the wild men of Borneo believe he discovered the North Pole.—Richmond fimes-Dispatch. Proving that they're not only Times-Dispatch. Proving that they re wild, but also crazy,—Roanoke Times.

ebody answer this: If a commission gov ernment works such wonders for a city, why will it not work for a county?—Halifax Record-Advertiser. Win glory and renown for your paper and your county by getting old Halifax to demonstrate that it will.

"The ground hog crawls back into its hole if it sees its shadow, in which respect it is wiser than the man who hasn't enough sense to come in when it rains," says the Richmond Times-Dispatch. Anyhow, the joke is not on the sausage—Gate City Herald. "Somehow," says the Chase City Progress "Somehow," says the Chase City Progress,
"we favor that proposed reduction of membership in the General Assembly, and along with it
the stipulation that said General Assembly meet
at least once in every decade." Neither proposi-

corn this year, but we venture to say that in-the case of the majority of the crop the ultimate measurement will be in gallons." In quarts, if any of it is to reach Virginian ultimate con-

The venerable Farmville correspondent of the Appoint the Times-Virghian mourns as follows: "The flies left us for a week and have come back to tickle and bite. Swatting will get to be an all-year job. Our forefathers knew nothing of swatting, but had little 'niggers' to drive the flies away while they napped."

News of Fifty Years Ago (From the Richmond Dispatch, Feb. 4, 1866.)

The bill to promote and encourage immigra-The bill to promote and encourage immigra-tion into Virginia was discussed at length in the State Senate yesterday and defeated by a vote of ayes, 7; noes, 14. Those speaking against it said the time is not ripe for a rush of immigration into Virginia; that in the State's present impoverished condition foreign compe-tition in agriculture and in manufacturing would be disastrous to our own poor people now struggling under new conditions in those lines. It is said that Richmond is one of the places which has been selected as a suitable place for the establishment of a money-order feature in the post-office. This is a new branch of post-office business that the department is experimenting with in a score or more of larger post-offices.

A very large audience heard Dr. G. W. Bagby's lecture on "Bacon and Greens" in Petersburg night before last. He has been asked to repeat it for the benefit of those who for one reason and another failed to hear him on this occasion. General Robert E. Lee is spending a few days in Georgetown, D. C., on private business, and he expects to pay a visit to Washington while on this trip.

On the route from Drakes Branch to Char-lotte Courthouse mail facilities have lotte Courthouse mail facilities have been in-creased. Mail is now carried to the courthouse four times a week.

Starting early next week a new line of steamers will ply direct between Baltimore and Petersburg, via Chesapeake Bay and the James and Appomattox Rivers.

The President has definitely expressed himself as being opposed to the bill providing for the enlargement of the powers of the Freedmen's Burgen!

The colored people in Washington who frequent the galleries of Congress are howling bitter complaints against the new rule whereby they are excluded from a part that is set aside for the exclusive use of the wives of Senators. The President yesterday ordered warrants to a listed for the pardon of 300 citizens of North

Chief Justice Chase and Associate Justice Chief Justice Chase and Associate Justice Wayne concur in the opinion that it would be improper to hold the United States Circuit Court in Virginia until Congress shall have had an opportunity to consider and act upon the entire subject. The civil courts in a district under martial law, they say, act only by the sanction and under the supervision of military power, and they cannot think it becomes the Supreme Court of the United States to exercise jurisdiction under such conditions.

The Senate was engaged all day vesterilay in

jurisdiction under such conditions.

The Senate was engaged all day yesterday in the consideration of the Trumbull bill, giving protection to all persons in their civil rights which, after a long debate, was passed by a vote of 38 to 12. The bill provides that all persons born in the United States, and not subject to foreign power, exclusive of Indians not taxed, are hereby declared citizens of the United States without any distinction of color. Mr. Cowan of Pennsylvania, voted with the Democrats against the bill. The Senate remained in session until 6 P. M.

The speech of Thad Stevens on his proposed amendment to the Constitution, making the negro "ford of all he surveys," is considered in Washington as the initial step in an attempt at the impeachment of President Johnson. It will be remembered that his arraignment of the President, in that speech, was intensely bitter and abusive. and abusive.

Queries and Answers

To whom should application be made for in-formation about pensions to Confederate vet-erans in the Southern States.

The Auditor of each of the States.

Small Latin.

Please give the translation of "fortuna sequaur."

E. AND E.
Let fortune follow, good luck to the project.

What length of service will entitle a teacher in the public schools of Virginia to a pension?

READER. Twenty years, if retirement is enforced by ill health; thirty years without condition.

Political.

Please give list of United States Cabinet officials and tell me who is present King of Italy.

P. H. MOSS

State, Robert Lansing; Treasury W. G. Me-Adoo; War, L. M. Garrison; Attorney-General, T. W. Gregory; Post-Office, A. S. Burleson; Navy, Josephus Daniels; Interior, F. K. Lane; Agriculture, D. F. Houston; Commerce, W. C. Redfield: Labor, W. B. Wilson. The King of Italy is Victor Emmanuel III. Victor Emmanuel III.

"Les Faits du Jason."

To settle an ergument, can you inform us whether the first edition of "Les Faits du Jason" is a Caxton or not? E. L. BOWERS.

There is no copy in this country. The conon or not? E. L. BOWERS on some in this country. The one the Eton collection, is perfect, her known copies, both in Paris, nulete. We are not thoroughly sof this sort, and can give only of better-informed persons. Mr. Tife and Typography of Caxhis book as issued by the passes his book as issued by the passes.

Henrico.

ce If Henrico County got its
ceo College. D. S. R.
established a town which he
in honor of Prince Henry, a
fn 1634 Virginia was divided
established a town which he
in honor of Prince Henry, a
fn 1634 Virginia was divided
to and one containing this
name "Henrico" from it. The
at university at Henrico, the
lan did not survive the massBarring this terrible blow to
is quite likely that the royal
i private interest in the profess that the and Colonia! forwate interest in the project elted in the establishment at first great school in the new would h

Current Editorial Comment

llow is Georgia to rid herself of the lynching evil; It is easy shough to say that the courts with the aid of vigilant officers of the law and constinuous What Is Georgia the law and consecutions, are juries, could stop it by meling a hatch of lynchers to for life terms, but the fact Going to Do? of

the penitentiary for life terms, but the fact remains that lyachers are not caught, are not indicted, do not even fear indictment and do not expect any trouble at all as a result of their crime. It might arouse the whole State to a sense of the necessity of cradicating lyaching if a brave sheriff in whose county a lyaching occurred took it upon himself to run down the guilty men and at least endeavored to arrest them. An opportunity would be furnished then of testing whether or not it is dangerous for resolute sheriffs to try to catch lynchers. Why should the law abiding people of Georgia communities put up with further crimes of that sort. They are in the malority, they have the courts to aid them in their desire for the punishment of violators of the laws, and they have only themselves to blame if they do not elect courageous officers who will select courageous as-sistants.—Sayanaah News.

Two great railroad corpora-tions the Pennsylvania and the New Haven, have placed posters about their premises emphasizing the total of the page their patrons. Courtesy tion Is

"Somehow," says the Chase City Progress, "we favor that proposed reduction of membership in the General Assembly, and along with it the stipulation that said General Assembly meet at least one in every decade." Neither proposition has any chance of getting through.

"We believe," says the "Newport News Press, "that Newport News has fewer paupers than any city of its size in the State. We have no any city of its size in the State. We have no profitably employed, and very few heed charity." Good thing for a good town to boast of.

Don't you know our Houston contemporary is proud? The Times-Dispatch copied one of our paragraphs Saturday and gave the Record-Advertiser credit for it.—Hallfax Gazette. Give yourself the proper name—South Boston Gazette—and such errors will probably not occur.

"Alabama," says the Norfolk Virginian-Pilot, "has set herself to raise 100,000,000 bushels of the stipulation of the public in its efforts to remove thave enjoins upon its employees to be courtieved enions at all times, that couriesy is catching, is a business asset, a gain and never a loss. Such evidences of railroad anxiety to be on good terms with the public on a frank basis of mutual confidence and co-operation will undustive a responsive chord in popular sentiment. There are many little details that affect the public irritatingly, but which may never have occurred to railroad management. One of these might be removed by referring bersons intending to travel at a later date to the information windows at large stations, where they might be routed and instructed without interfering with the ordinary traveler who, as often as not, reaches the station just in time to buy his ticket before the train pulls out.—

Our Fire Department One of the Day's Best Cartoons.



THIS IS A YEAR OF THRIFT IN AMERICA BY FREDERIC J. HASKIN

If you would be really up-to-date, save money. This is a year of thrift in America. It is positively fashionable to have a bank account even if you work on a salary.

This year is the centennial of the founding of the first savings bank in the United States. There are now 2.106 of them, and they have 10,000,000 depositors. The National Educational Association has offered a prize of \$150 for the best essay outlining a method of teaching thrift in the public schools. In Springfield, Mass., a "Thrift Week" was observed by practically the entire population not long ago. Sermons on thrift were preached in all the churches, and lectures were given in schools and factories on how to save money. The movement was decidedly schools and factories on how to save money. The movement was decidedly a hit with the people. A number of other cities, including Des Moines, Ia.; Dayton, O., and Grand Rapids, Mich, are planning to have thrift weeks.

Women's clubs, which constitute an excellent barometer of public interest in any subject, are taking up thrift with all the enthusiasm for which they are famous. Some of them have organized thrift departments, and all filters could not possibly be anything better for the cause of thrift. If the women decide they like it, it is here

Buck of this nation-wide movement to save, there must be some funda-mental force. No doubt, the sobering millions are in dire need, has fostered the spirit of thrift. But there is a teason nearer home why the American people must save. They can no

longer afford to waste. It was the tremendous natural wealth of this country that made Americans a nation of spendthrifts. Now the end of Nature's boanty is actually in sight. All of the better public lands have been taken up. The government is carefully estimating our resources of coal and oil. Water power is being developed and husbanded. Wealth is not half so easy to create as once it was, and for that reason there is a nation-wide appreciation of the necessity for conserving it. Thrift means to the individual life exactly

The basis of this whole movement to save money is the growth of the savings banks. These afford the with a small income an opportunity to put aside just as much as he can spare, however small the amount may be. The multiplication of these banks has been especially rapid within the last ten-ears, and there are now more savings lepositors and a greater number of savings banks in the United States on any other country in the world is, of course, is due principally to the tremendous size of the United

between them, while there is only one in Cainon that flash in the in California. Over half of all the savings bank depositors in the United States live in New England. So the movement is one that spreads slowly westward.

Reduce Insurance Preminus.

In 1997 the Massachusetts State Leg In 1997 the Massachusetts State Legislature passed an act permitting savings banks to establish life insurance departments. This legislation was passed on the strength of an investigation which showed that certain large insurance companies were doing business at a cost of 40 per cent of their premiums. The savings banks demonstrated that this business could be done at a lower rate. The act provides that strated that this business could be done at a lower rate. The act provides that all net profits of the insurance business must revert to the policy-holders. There are now four savings banks in Massachusetts doing a life insurance business, while twenty other savings banks and six trust companies have established public agencies for these four insuring banks. All four banks are paying dividends to their policy-holders. The limit of insurance for these banks has been raised this year from \$500 to \$1,000, so that by taking out a policy in each bank, a man may

If you would be really up-to-date, have \$4,000 worth of savings bank

There could not possibly be anything better for the cause of thrift. If the women decide they like it, it is here to stay. Furthermore, when Mrs. A. Clubmember prepares a paper on thrift, you may be sure that Mr. Clubmember to discuss the matter with any-

Clubmember prepares a paper on thrift, you may be sure that Mr. Clubmember and the Clubmember kids will also become well posted on the subject.

Organization Prenching Thrift.

The Civic Club of Philadelphia has introduced talks on thrift as a feature of its leagues of good citzenship, which are organizations in the public schools for the purpose of teaching proper ideals of citizenship to the children. The American Bankers' Association has maturally taken up the cause as its own, and members of that organization in New York are delivering lectures on thrift before meetings of all sorts.

Soed and \$1,500 a year. The bank of fers to discuss the matter with anyone whose individual case does not seem to fit this formula. The plan was an instantaneous hit, and did a great deal to strengthen the relation between the bank and its depution. The schedule give the housewife just exactly what she her led; using exactly what she her led; using the was spending too much. This movement for saving money means a good deal more than the curbing of individual case does not seem to fit this formula.

The plan was an instantaneous hit, and did a great deal to strengthen the relation between the bank and its deputed in the plan was an instantaneous hit, and did a great deal to strengthen the relation between the bank and its deputed in the plan was an instantaneous hit, and did a great deal to strengthen the relation between the bank and its deputed in the plan was an instantaneous hit, and did a great deal to strengthen the relation between the bank and its deputed in the plan was an instantaneous hit, and did a great deal to strengthen the relation between the bank and its deputed in the plan was an instantaneous hit, and did a great deal to strengthen the relation between the bank and its deputed in the plan was an instantaneous hit, and did a great deal to strengthen the relation between the bank and its deputed in the plan was an instantaneous hit, and did a great deal to strengthen the relation between the bank and its deput commerce. It means that when you have saved a thousand, you will find it is a good deal easier to borrow another thousand if you have a good

Library Cameragraph

investment in view.

Every large library now has a camagraph alrong its equipment. The title machine pays for itself many mes in the reproduction of documents and pages from books of which the ontents are wanted. The reproduction a photograph which may be finished a far less time than a typewritten opp, and the cost is only a triffe more. The ability to make a perfect The ability to make a perfect copy the original, especially in the case historic material, has multiplied the brary resources of the country. Many ergo libraries have been in the habit f lending their possessions upon deonly a page or two, it is often caper to make a cameragraph copy in to ship the entire volume.

and to ship the entire volume.
Another fidvantage over making spewritten copies of extracts from scientific works is that the camerataph reproduces the illustrations as well as the text, thus filling a long-cell want of scientific students.

interesting statistics of the losses in he battle of Loos, in France, have been made public. In a general action along the battle was localized Switzerland are ahead of the United States.

Of the 2,100 savings banks in the country, 634 are mutual institutions, laying no stock; and these banks alone have over eight million deposition tors, so that they do four-fifths of the total savings bank business of the United States.

It is interesting to note the distribution of these banks. New England, the oldest part of the country, where the pinch of dwindling resources and keen competition has been longest felt, contains 412 of these mutual banks. In New York, New Jersey Tennsylvania, Delaware and Maryand there are 199 banks. Going a little farther west we find that Ohio, Indiana, Wisconsin and Minnesota have only twenty-one mutual savings banks in California.

in the light. For men are outdone when a field must

By steel, steel, steel!

Submissive and humbled,

sav. Squadrons to sweep out to sea, Ready for action, not boast Guns that will chutch at the foe, Mounted and manned on the coast!
Then shall the envoy of Hate,

> Though blind to the right, impressed by the sight Of steel, steel, steel! Give us the ships that we crave

> The guns and the swords that we need; What is our prowess in word? Defense is by soul stirring deed. Vaunt not, but turn to the forge; Let the clang of the anvil outpeal, And the Nation stride forth, from the

South to the North, steel, steel, In steel, FREDERIC T. CARDOZE.